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Doctors are leaving the profession -- or the state -- because they can no longer afford to pay for malpractice insurance. At an ad-hoc congressional hearing Monday morning, families affected called it a crisis.

"Alex wasn't doing anything reckless, or high risk, he was just playing Whiffle ball," Heidi Ruppenthal said.

Ruppenthal told the panel that her 14-year-old son suffered a life threatening head injury when he went for a catch and slammed into a wall. Because there was no neurosurgeon to operate at Naperville's Edward Hospital -- where the staff of 15 has shrunk to three -- doctors readied him for transport to Chicago.

At the last minute, a doctor was located in Geneva, who drove in just in time.

"The only reason Alex is alive today is because he had access to a neurosurgeon near our home," Ruppenthal said.

Congressman Mark Kirk, who chaired the hearing, says Alex was lucky, but people in other parts of the state might not be.

"We are losing doctors at an accelerating rate. And I don't want a situation where Illinois patients come to the emergency room, and there's no one there to care for them," Kirk said.

Calling the situation desperate, Rep. Judy Biggert said 11 percent of Illinois obstetricians have stopped delivering babies in the past two years or left the state altogether. The reason:

"If you could go to Wisconsin and pay \$50,000 in insurance where you are paying now \$510,000. They can't afford to pay more liability insurance than they even make," Biggert said.

Ruppenthal says for her son, access was everything.

"There could have been 10,000 neurosurgeons waiting for him in Chicago. They would have done us no good," she said.

A bill that would limit non-economic damage awards -- modeled after one already in place in California -- comes up for a second vote in the U.S. House next week. The real battle, however, will be in the U.S. Senate.

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